Enhancing health insurance cover to weavers

1517. SHRIMATI MOHSINA KIDWAI: Will the Minister of TEXTILES be pleased to state:

(a) whether Government has launched a health insurance programme last year for weavers in the handloom industry;

(b) if so, whether an initial payment entitles a family of four to cover medical expenses totalling Rs. 15,000/-, but the weavers find it too little and the process to claiming the amount tedious and at times humiliating;

(c) if so, whether Government will enhance the insurance cover and make it more friendly for the weavers; and

(d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF TEXTILES (SHRIMATI PANABAKA LAKSHMI): (a) The Government of India has been implementing the Health Insurance Scheme for the XI Plan from 2007-08 for providing health care facilities to the handloom weavers.

(b) Under the Health Insurance Scheme, the weaver's family of four is entitled for all medical benefits worth Rs. 15,000/- on payment of his/her share of premium. The weavers can easily avail of cashless facility from the nearest OPD centres and IPD hospitals empanelled with the implementing agency *i.e.* ICICI Lombard General Insurance Company Ltd. In the case of reimbursement, the insurance company *i.e.* ICICI Lombard shall reimburse expenses incurred by the weavers within the stipulated time and on submission of prescription and the vouchers for the medicines to the local coordinators. The process is simple and easily accessible in the clusters. Delay in the re-imbursement is mostly due to incomplete documents only.

(c) At present there is no proposal for enhancing the insurance cover under the Health Insurance Scheme.

(d) The enhancement in the insurance cover will involve a higher rate of total premium which will also result in increase in the weaver's share of premium causing additional burden on the weavers and many weavers may not be able to pay the increased premium. The present Health Insurance Scheme covers all pre-existing as well as new diseases and a substantial provision has been kept for OPD. The annual limit per family is Rs. 15,000/-out of which OPD cover is Rs. 7,500/-.

Decrease in export of apparels

1518. SHRI T.T.V. DHINAKARAN: Will the Minister of TEXTILES be pleased to state:

(a) whether the export of apparels has decreased in the first half of this year;

(b) if so, the reasons therefor; and